

31 October 2022

Press release

New offerings for private clients in the UBS key4 digital product line:

- **From as little as CHF 50: digital investment solutions with UBS key4 smart investing**
- **Ready for use online immediately: two credit cards in the basic UBS key4 banking offer**
- **Attractive subscription options: foreign currency payments with UBS key4 FX**

UBS is gradually expanding its digital product line. With just 50 Swiss francs you can become part of the UBS investment universe. With the new digital investment solution, UBS key4 smart investing, clients domiciled in Switzerland can now open a fund account, invest in and manage selected funds online – independently and within minutes using their smartphone. From mid-November, new clients will also have the choice between two credit cards and a prepaid card as part of the basic offering when opening an account. And, from the beginning of November, there are attractive subscriptions with up to 33 foreign currencies available for private clients who make regular payments in foreign currencies.

Zurich, 31 October 2022 – **UBS key4 smart investing** gives clients domiciled in Switzerland the opportunity to regularly invest with a standing order or, if requested, single payments starting at CHF 50. A wide selection of over 20 actively and passively managed funds are available, many of which are focused on sustainability. Using the personal investor profile and the “Simple” or “Theme-based” investment mode, clients receive an investment proposal that they can then adapt to suit their own requirements at any point. They’re given digital support to help determine their investment horizon and risk sentiment. Investment instructions can be changed and additional funds can be bought or sold at any time. Even with small amounts invested, clients have convenient access not only to passive funds but also to professionally and actively managed investment funds based on the “UBS House View”, the investment recommendations of our UBS Chief Investment Office experts. The new digital investment offering is available in UBS Mobile Banking along with the entire UBS key4 product line.

Sabine Magri, COO UBS Switzerland: “These days, young people in particular want to invest and manage their money independently, using their smartphones. With UBS key4 smart investing, we offer a smart solution for this: From opening a fund account to buying and selling selected funds, clients can do everything themselves – easily, intuitively and all online.”

Two credit cards in the basic UBS key4 banking offering

Starting mid-November, new clients in UBS key4 banking will have two credit cards available in addition to the existing prepaid card: the UBS key4 standard card and the UBS key4 premium card. The integrated credit check means that the credit cards can be used online straight away.

With all UBS key4 cards, clients benefit from attractive exchange rates and pay no processing surcharge when making payments abroad. The rest of the key4 banking basic offering remain unchanged. These include a personal account, sustainable savings account, debit card, UBS TWINT and UBS KeyClub.

Attractive subscription options for foreign currency payments by individuals

For private clients in Switzerland often making payments in different foreign currencies, from the beginning of November, UBS key4 FX has a number of subscription offerings available with attractive exchange rates. Via UBS Digital Banking, they can benefit from attractive exchange rates up to a monthly payment volume of CHF 25,000 with no UBS transaction fee. Three different subscriptions with up to 33 foreign currencies are available for a monthly fee directly in the Mobile Banking App.

With these innovations, UBS's digital product range will be expanded to include important offerings and meet the need of our private and corporate clients to handle banking transactions independently and fully digital. UBS is constantly developing the digital offering around UBS key4. With agile, interdisciplinary teams, UBS has increased the pace of innovation and is accelerating product development. UBS key4 is the entry point into digital banking at UBS – always backed by UBS's 160 years of expertise.

Links

www.ubs.com/ubskey4 (UBS key4 digital product line)

www.ubs.com/ubskey4-smartinvesting (UBS key4 smart investing product offer)

www.ubs.com/ubskey4-outlook (UBS key4 "Coming Next")

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